

CLAIMS

What is claimed is:

1. A method for generating electronic coupons representative of benefits for which a customer is eligible, the method comprising:
 - discovering the benefits available to the customer,
 - discovering at least one transaction product,
 - identifying each transaction product for which benefits are available to the customer,
 - calculating the value of the benefit for the identified products, and
 - issuing an electronic coupon in the amount of the value of the benefit.
2. The method of claim 1 wherein calculating the value of the benefit for the identified products includes independently calculating the value of the benefit for each identified product.
3. The method of claim 1 wherein calculating the value of the benefit for the identified products includes calculating the total value of the benefit for all identified products.
4. The method of claim 1 wherein discovering the benefits available to the customer includes discovering the benefits from a smart card.
5. The method of claim 1 further including identifying the customer.
6. The method of claim 2 wherein discovering the benefits available to the customer includes using the identity of the customer to discover the benefits from the identity of the customer and an online service.
7. The method of claim 1 further including reducing the benefits for which the customer is eligible by the transaction product.

8. A system for generating electronic coupons representative of benefits for which a customer is eligible, an indication of the benefits available to the customer stored on a benefit source, the system comprising:

an extractor configured to discover, from the benefit source, the benefits available to the customer;

an investigator configured to discover at least one transaction product;

an examiner configured to identify each transaction product for which benefits are available to the customer;

a processing system configured to calculate the value of the benefit for the identified products; and

a generator configured to issue an electronic coupon for the value of the benefit.

9. The system of claim 8 wherein the processing system is further configured to independently calculate the value of the benefit for each identified product.

10. The system of claim 8 wherein the processing system is further configured to calculate the total value of the benefit for all identified products.

11. The system of claim 8 wherein the benefit source includes a smart card and the extractor is configured to discover, from the smart card, the benefits available to the customer.

12. The system of claim 8 further including an identifier configured to identify the customer.

13. The system of claim 12 wherein the benefit source includes an online service and the extractor is configured to discover, from the identity of the customer and the online service, the benefits available to the customer

14. The system of claim 8 further including a decrementer configured to reduce the benefits for which the customer is eligible by the amount of the electronic coupon.

15. A system for generating electronic coupons representative of benefits for which a customer is eligible, an indication of the benefits available to the customer stored on a benefit source, the system comprising:

means for discovering, from the benefit source, the benefits available to the customer;

means for discovering at least one transaction product;

means for identifying each transaction product for which benefits are available to the customer;

means for calculating the value of the benefit for the identified products; and

means for issuing an electronic coupon for the value of the benefit.

16. The system of claim 15 wherein means for calculating the value of the benefit for the identified products includes means for calculating the value of the benefit for each identified product.

17. The system of claim 15 wherein means for calculating the value of the benefit for the identified products includes means for calculating the total value of the benefit for all identified products.

18. The system of claim 15 wherein the benefit source includes a smart card and wherein the means for discovering, from the benefit source, the benefits available to the customer includes means for discovering, from the smart card, the benefits available to the customer

19. The system of claim 15 further including means for identifying the customer.

20. The system of claim 19 wherein the benefit source includes an online service and the means for discovering, from the benefit source, the benefits available to the customer includes, means for discovering, from the identity of the customer and the online service, the benefits available to the customer

21. The system of claim 15 further including means for reducing the benefits for which the customer is eligible by the amount of the electronic coupon.

22. A program storage system readable by a computer, tangibly embodying a program, applet, or instructions executable by the computer to perform method steps for generating electronic coupons representative of benefits for which a customer is eligible, the method comprising:

discovering the benefits available to the customer,

discovering at least one transaction product,

identifying each transaction product for which benefits are available to the customer,

calculating the value of the benefit for the identified products, and

issuing an electronic coupon for the value of the benefit.

23. The program storage system of claim 22 wherein calculating the value of the benefit for the identified products includes independently calculating the value of the benefit for each identified product.

24. The program storage system of claim 22 wherein calculating the value of the benefit for the identified products includes calculating the total value of the benefit for all identified products.

25. The program storage system of claim 22 wherein discovering the benefits available to the customer includes discovering the benefits from a smart card.

26. The program storage system of claim 22 further including identifying the customer.

27. The program storage system of claim 26 wherein discovering the benefits available to the customer includes using the identity of the customer to discover the benefits from the identity of the customer and an online service.

28. The program storage system of claim 22 further including reducing the benefits for which the customer is eligible by the amount of the electronic coupon.